



Fee Schedule

Description		Amount
Membership Minimum Opening Share Deposit		\$25
Dormant Account		\$5 / month (undeliverable mail) - non refundable
Early Membership Closure		\$10 (If closed within 180 days)
Address Changes		\$5 (if post office initiated)
Online Bill Pay		Free (inactivity for 6 months \$5 per month)
Mobile Deposits		\$1 per check (the first (20) checks deposited each month are free)
Money Market Excessive Withdrawal Fee		\$20.00 Allowed two (2) withdrawals per month. Additional withdrawals will be assess a fee.
Checks / Currency		
Cashier Check		\$1.00 each
Check Ordering (Harland Clarke)		varies by style
Counter Checks (Temporary)		\$2 per sheet of 4 (1 sheet / 4 checks free at account opening) Maximum 12 checks per year.
Coin Counting / Wrapping		10% of rolled coin
Coin Machine Processing	Members: Free	Non-Member: 10% charge on all amounts
Returned Items		
Non Sufficient (NSF) / Uncollected Funds		\$25 / item (ATM/POS, Checks/ACH)
Courtesy Pay / ODP		\$25 / item (ATM/POS, Checks/ACH)
Overlimit Fee		\$25
Returned Check (deposited/loan pmt)		\$25 (If member's personal check)
Returned Check (deposited/loan pmt)		\$25 (3rd party check)
Stop Payment		
ACH/EFT Stop Pmt or Revoke Authorization		\$15 / item
Member Checks		\$15 / item
**Additional Stop Payment fee if check tries to clear		\$5 / item
Wire Transfers		
Domestic Wire - Outgoing		\$20
International Wire - Outgoing		\$50
Certificates of Deposit		
Early Withdrawal Penalty		\$15 minimum or 90 day loss of interest - Certificate Term 12 months or less
Early Withdrawal Penalty		\$15 minimum or 180 day loss of interest - Certificate Term 13+ months
Consumer Loan		
Loan Document Fee		\$100.00 (\$10 for each additional title)
Loan Extension Fee		\$40 / Loan
Holiday Extension Fee (October - December)		\$25 / Loan
Loan Subsequent Action Fee		\$40
VISA		
VISA Card Replacement Fee		\$10
VISA Gift Card		\$2 / card
Emergency Card Replacement Fee		\$50
Copies / Misc		
Account Reconciliation / Research Fee		\$20 / hr (\$20 minimum)
Account Statement / History Printout		\$5 / month
Copies of Checks - On Us		\$2
Copies of Checks - Deposited Item		\$5
Account Balance Print Screen		\$0.25
Letter of Account Verification		\$5 / verification
Copies		\$0.25
Faxes		\$5
Notary Service		\$5
Fees may be waived in special circumstances.		
Senior Citizens Free Services - age 60+		
Economy Checks		Check Copies
Statement Copies		Credit Union Economy Checks Only - Maximum 2 boxes per order
Reconciliation		Photocopies

EFFECTIVE: 1/1/2026 -- SUBJECT TO CHANGE